

**Information to identify the case:**

Debtor 1 **Samuel A. Velez**  
First Name Middle Name Last Name  
Debtor 2 **Elga E. Velez**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0714**  
EIN --  
Social Security number or ITIN **xxx-xx-6317**  
EIN --

United States Bankruptcy Court **District of New Jersey**

Case number: **11-26856-CMG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel A. Velez

Elga E. Velez

12/14/16

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Samuel A. Velez  
 Elga E. Velez  
 Debtors

Case No. 11-26856-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

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 Total Noticed: 69

Date Rcvd: Dec 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2016.

db/jdb Samuel A. Velez, Elga E. Velez, 75 May Street, New Brunswick, NJ 08901-3323  
 aty +Strenger & Strenger, P.C., 2618 East Paris Ave. SE, Grand Rapids, MI 49546-2458  
 512043271 Alliance One Management, Inc., PO Box, Southeastern, PA 19398  
 512043272 +Allied Interstate, PO Box 361477, Columbus, OH 43236-1477  
 512043273 +American Express, Att: Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 512043276 +CACH, LLC, Att: Harold Scherr, PA, 5901 Peachtree-Dunwoody Road, Atlanta, GA 30328-5382  
 512043288 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, Processing Center,  
 Des Moines, IA 50364-0500)  
 512043278 +Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816  
 512043280 FIA Card Services, Att: Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500  
 512043281 +FIA Card Services, Att: Forster, Garbus & Garbus, 60 Motor Parkway,  
 Commack, NY 11725-5710  
 512043282 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Management, LLC, PO Box 725069,  
 Atlanta, GA 31139)  
 512043283 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
 Houston, TX 77081-1108  
 512043284 GE Money Bank, Att: Monarch Recovery Management, 10965 Decatur Road,  
 Philadelphia, PA 19154-3210  
 512043286 +Harold E. Scherr, P.A., Attorneys At Law, 1064 Greenwood Blvd. Suite 328,  
 Lake Mary, FL 32746-5419  
 512043287 +Hayt, Hayt & Landau, LLC, Meridan Center 1, Two Industrial Way West,  
 Eatontown, NJ 07724-2279  
 512043290 IRS - Special Procedures, PO Box 7444, Springfield, NJ 07081-0744  
 512043294 +Lyons, Doughty & Veldhuis, P.C., PO Box 1269, 136 Gaither Drive, Suite 100,  
 Mt. Laurel, NJ 08054-2239  
 512043296 +Maneri & Maroules, LLC, 30 Two Bridges Road, Suite 260, Fairfield, NJ 07004-1551  
 512087542 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,  
 San Diego, CA 92108-2709  
 512043298 +Midwest Recover Group, LLC, Att: Stenger & Stenger, PC, 2618 East Paris Avenue SE,,  
 Grand Rapids, MI 49546-2458  
 512043299 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 512454406 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 512043303 +Northstar Locations Services, LLC, Financial Services Dept, 4285 Genesee Street,  
 Cheektowaga, NY 14225-1943  
 512043306 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 512122545 +PNC Mortgage,, a division of PNC Bank,, National Association, 3232 NEWMARK DRIVE,  
 MIAMISBURG, OH 45342-5421  
 512043305 +Pinnacle Credit Services For Citibank, Att: NES, 29125 Solon Road, Solon, OH 44139-3442  
 512043308 +Regional Adjustment Bureau, Inc., PO Box 34111, Memphis, TN 38184-0111  
 512273698 +Rutgers Federal Credit Union, c/o Michael R. DuPont, Esq., 229 Broad Street, P.O. Box 610,  
 Red Bank, NJ 07701-0610  
 512043309 +Rutgers Federal Credit Union, Att: McKenna, DuPont, Higgins & Stone, PO Box 610,  
 Red Bank, NJ 07701-0610  
 512043311 Sprint, Att: Allied Interstate, 300 Corporate Exchange Drive, Columbus, OH 43231  
 512043313 +Stenger & Stenger, Michigan Professional Corporation, 2618 East Paris Avenue SE,  
 Grand Rapids, MI 49546-2454  
 512043314 +Target National Bank, Att: Lyons, Doughty, Veldhuis, 136 Gaither Drive, Suite 100,  
 Mount Laurel, NJ 08054-1725  
 512043317 +Visa, PO Box 31270, Tampa, FL 33631-3270  
 512043318 Wellls-Fargo Bank, NA, Att: Maneri And Maroules, LLC, 30 Two Bridges Road, Suite 260,  
 Fairfield, NJ 07004-1551  
 512043321 +Zwicker & Associates, PC, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2016 23:09:12 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2016 23:09:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512125976 EDI: BECKLEE.COM Dec 14 2016 22:48:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 512156320 EDI: RESURGENT.COM Dec 14 2016 22:48:00 B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 512043274 EDI: BANKAMER.COM Dec 14 2016 22:48:00 Bank Of America, PO Box 15220,  
 Wilmington, DE 19886-5220  
 512043277 +E-mail/Text: cms-bk@cms-collect.com Dec 14 2016 23:08:56 Capital Management Services, LP,  
 726 Exchange Street, Buffalo, NY 14210-1485  
 512072503 +EDI: TSYS2.COM Dec 14 2016 22:48:00 Department Stores National Bank/Macys,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512043279 +EDI: CONVERGENT.COM Dec 14 2016 22:48:00 ERSolutions, Inc., PO Box 9004, 800 SW 39th, Renton, WA 98057-4975  
512641050 +EDI: RESURGENT.COM Dec 14 2016 22:48:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
512043285 +EDI: RMSC.COM Dec 14 2016 22:48:00 GE Money Bank, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
512043291 EDI: IRS.COM Dec 14 2016 22:48:00 IRS - Special Procedures, Bankruptcy Department, PO Box 744, Springfield, NJ 07081  
512043292 EDI: RMSC.COM Dec 14 2016 22:48:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090  
512043293 +EDI: LTDFINANCIAL.COM Dec 14 2016 22:48:00 LTD Financial Services, LP, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
512043295 EDI: TSYS2.COM Dec 14 2016 22:48:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
512043297 +EDI: MID8.COM Dec 14 2016 22:48:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578  
513572391 EDI: AIS.COM Dec 14 2016 22:48:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
512043300 +E-mail/Text: bankruptcydepartment@tsico.com Dec 14 2016 23:10:01 NCO Financial Systems Inc, PO Box 15773, Wilmington, DE 19850-5773  
512043301 E-mail/Text: bankruptcydepartment@tsico.com Dec 14 2016 23:10:01 NCO Financial Systems, Inc., PO Box 15456, Wilmington, DE 19850-5456  
512043304 +EDI: RMSC.COM Dec 14 2016 22:48:00 PC Richards & Son, GE Money Bank, PO BOX 960061, Orlando, FL 32896-0061  
512043307 EDI: PRA.COM Dec 14 2016 22:48:00 Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502  
512244548 EDI: PRA.COM Dec 14 2016 22:48:00 Portfolio Recovery Associates, LLC, c/o Bank Of America, POB 41067, Norfolk VA 23541  
512222107 EDI: PRA.COM Dec 14 2016 22:48:00 Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541  
512247912 EDI: PRA.COM Dec 14 2016 22:48:00 Portfolio Recovery Associates, LLC, c/o Modells, PO Box 41067, Norfolk VA 23541  
512175425 EDI: PRA.COM Dec 14 2016 22:48:00 Portfolio Recovery Associates, LLC, c/o Sam's Club, POB 41067, Norfolk VA 23541  
512204093 EDI: RECOVERYCORP.COM Dec 14 2016 22:48:00 Portfolio Investments I LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
512043312 EDI: NEXTEL.COM Dec 14 2016 22:48:00 Sprint Nextel - Correspondence, Attn: Bankruptcy Court, PO Box 7949, Overland Park, KS 66207-0949  
512043310 EDI: SEARS.COM Dec 14 2016 22:48:00 Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
512058915 +E-mail/Text: bncmail@w-legal.com Dec 14 2016 23:09:17 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513797330 +E-mail/Text: bncmail@w-legal.com Dec 14 2016 23:09:17 TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
512043315 +EDI: URSI.COM Dec 14 2016 22:48:00 United Recovery Systems, PO BOX 721168, Houston, TX 77272-1168  
512043316 +E-mail/Text: edinkel@vikingservice.com Dec 14 2016 23:10:21 Viking Collection Service, Inc, PO Box 59207, Minneapolis, MN 55459-0207  
512079122 +EDI: WFFC.COM Dec 14 2016 22:48:00 Wells Fargo Bank, 1 Home Campus, MAC X2303-01A, Des Moines IA 50328-0001  
512043319 +EDI: WFFC.COM Dec 14 2016 22:48:00 Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210  
512043320 EDI: WFFC.COM Dec 14 2016 22:48:00 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
512043289\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
512043275 ##+Brachfeld Law Group, P.C., FIA Card Services, PO BOX 421088, Houston, TX 77242-1088  
512043302 ##+North Shore Agency, A National Collection Agency, 4000 East Fifth Avenue, Columbus, OH 43219-1811

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas M. Nicely on behalf of Joint Debtor Elga E. Velez tnicely@garcesgrabler.com,  
tmnicely@hotmail.com;eperez@garcesgrabler.com  
Thomas M. Nicely on behalf of Debtor Samuel A. Velez tnicely@garcesgrabler.com,  
tmnicely@hotmail.com;eperez@garcesgrabler.com

TOTAL: 6